



Accessibility Statement

Accessible Customer Service

Howard Mutual Insurance Company (Howard Mutual) strives to provide equal treatment and benefit through its services and facilities. We are committed to removing barriers to access for people with disabilities and welcome feedback about how we can improve our customer service. All goods and services provided by Howard Mutual will follow the principles of dignity, independence, integration, and equal opportunity.

Assistive Devices

Howard Mutual accommodates the use of personal assistive devices that enable a person with a disability to access our services and facilities. Assistive devices include, but are not limited to: mobility devices, personal oxygen tanks, mini pocket recorders, and communication boards.

Service Animals

Howard Mutual recognizes a person's right to have their service animal with them at all times. Service animals are permitted to be with their person while on the premises.

Support Persons

A support person is a person who accompanies the person with a disability in order to help with communication, mobility, personal care, medical needs, or access to goods or services. The support person can be a paid support worker, volunteer, friend, or family member.

When a person with a disability is accompanied by a support person, Howard Mutual employees, directors, and third-party contractors will ensure that both persons are permitted to enter the premises. In situations where confidential information might be discussed, consent will be obtained from the customer before any potentially confidential information is mentioned.

Communication

When communicating with a person with a disability, Howard Mutual is committed to doing so in a manner that is respectful and dignified.

Notice of Service Disruption

In the event of any temporary disruptions to facilities or services that customers with disabilities rely on to access or use Howard Mutual's goods or services, Howard Mutual will post: a notice of the goods and services that are disrupted or unavailable, the reason for the disruption, the anticipated duration of the

disruption, and a description of alternative services or options that are available. At minimum, this notice will be posted in a conspicuous place at the affected premises and may also be posted on Howard Mutual's website.

Training

Howard Mutual is committed to ensuring that its employees and directors who deal with the public and customers receive training on accessible customer service. We will make every reasonable effort to ensure that third-party contractors who deliver goods and services on behalf of Howard Mutual meet the requirements of the [Accessibility for Ontarians with Disabilities Act, 2005](#).

Howard Mutual's training plan includes information on the *Accessibility for Ontarians with Disabilities Act, 2005* and the requirements of the [Integrated Accessibility Standards](#). The Human Resources Coordinator will ensure that training records are maintained, including dates when training was provided and the number of employees and directors who received training.

Billing and Documentation

Howard Mutual is committed to providing accessible invoices and documents to customers. For this reason, invoices and documents will be provided in hard copy, large print, e-mail, etc. upon request. We will answer any questions customers may have about the content of the invoice or document in person, by telephone, or email.

AODA – Accessibility Standards for Customer Service Plan

Howard Mutual's full AODA – Accessibility Standards for Customer Service Plan is available upon request and in a format that takes into account the customer's disability.

Feedback, Questions, or Concerns

Feedback, questions, or concerns regarding accessibility may be provided in person, by telephone, in writing, or by email or other electronic means. Feedback, questions, or concerns received by Howard Mutual will be responded to within fifteen (15) business days, documented, and tracked.

Please contact:

President and CEO
Howard Mutual Insurance Company
20 Ebenezer Street West, P.O. Box 398
Ridgetown, ON N0P 2C0
Email: ceo@howardmutual.com
Phone: 1-866-931-2809